

# SELENE® FINANCE

9990 Richmond Avenue  
Suite 400 South  
Houston, TX 77042  
Telephone (877) 768-3759  
Fax (866) 926-5498  
[www.selenefinance.com](http://www.selenefinance.com)

11/23/2018

DAVID GRIMALDI  
80 MIDDLE RD  
FALMOUTH, ME 04105-1820

Hours of Operation (CT)  
Monday - Thursday: 8 a.m. - 9 p.m.  
Friday: 8 a.m. - 5 p.m.

Re:     Loan #: [REDACTED]  
- Mortgagor(s): DAVID GRIMALDI  
Property: 80 MIDDLE RD  
              FALMOUTH, ME 04105

## NOTICE OF DEFAULT AND INTENT TO ACCELERATE

Dear Mortgagor(s):

Selene Finance LP ("Selene"), on behalf of the owner and holder of your mortgage loan, and in accordance with the referenced Deed of Trust/Mortgage and applicable state laws, provides you with formal notice of the following:

The mortgage loan associated with the referenced Deed of Trust/Mortgage is in default for failure to pay amounts due.

You have a right to cure the default. To cure this default, you must pay all amounts due under the terms of your Note and Deed of Trust/Mortgage. As of 11/23/2018, your loan is due for 11/01/2017 and the total amount necessary to cure your default is \$17,199.12, which consists of the following:

Payment Due Date:	11/01/2017
Total Monthly Payments Due:	\$15,784.73
Escrow Advance Balance Due:	\$803.29
Late Charges:	\$404.10
Uncollected NSF Fees:	\$0.00
Other Fees:	\$0.00
Corporate Advance Balance:	\$207.00
Unapplied Balance:	<u>(\$0.00)</u>
<b>TOTAL YOU MUST PAY TO CURE DEFAULT:</b>	<b>\$17,199.12</b>

As of 11/23/2018, the current outstanding principal balance is \$206,592.91 and the total debt you owe is \$221,502.47. The total amount you must pay to cure the default stated above must be received within thirty-five (35) days of receipt of this notice. The total amount due does not include any amounts that become due after the date of this notice.



Please include your loan number and property address with your payment and send to:

Selene Finance LP  
P.O. Box 71243  
Philadelphia, PA 19176-6243

You may also make a payment by wire transfer using the following information:

Bank:	Signature Bank
ABA:	026013576
Account No.:	1503088408

Failure to cure the delinquency within thirty-five (35) days of receipt of this notice may result in acceleration of the sums secured by the Deed of Trust/Mortgage and in the sale of the property through foreclosure. If you remit the total to cure the default within 35 days from receipt of this notice, the default identified in this letter will be cured.

You are hereby informed that you have the "right to cure" or reinstate the loan after acceleration and the right to bring a court action or assert in any court action the non-existence of a default or any other defense you may have to acceleration. You may have options available to you other than foreclosure. You are encouraged to explore available loan resolution options prior to the end of the "right to cure" period by contacting Selene, the party authorized to modify your mortgage via telephone at (877) 768-3759 or by mail at 9990 Richmond Avenue Suite 400 South Houston, TX 77042.

Although you are not required to pay the total debt (or balance) of the loan prior to its maturity or acceleration, federal law requires Selene to provide you with the total debt (or balance) due to Selene as of the date of this letter, which is \$221,502.47. The total estimated debt amount provided herein is for informational purposes only and this letter is not intended to act as a "payoff statement" or "demand" for you to pay the loan in full. If you want to obtain a written payoff statement, please contact Selene at (877) 768-3759.

If you received a discharge of the loan through the Bankruptcy Court and if the loan has not been reaffirmed, the acceleration and the sale will not result in you being held personally liable for the debt and this letter is not an attempt to collect a personal debt. However, to avoid foreclosure, payment of the delinquent balance is necessary.

For your benefit and assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call (800) 569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at (888) 995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

Sincerely,

Loan Resolution Department

Selene Finance LP is a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

**Please note that if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally.**

**For Servicemembers and their Dependents:** The Federal Servicemembers Civil Relief Act and certain state

laws provide important protections for you, including, under most circumstances, a prohibition on foreclosure during and twelve months after the servicemember's active duty service. Selene will not foreclose on the property of a servicemember or his or her dependent during that time, except pursuant to a court order. You also may be entitled to other protections under these laws, including interest rate and fee relief. Please contact us to learn more about your rights.



## Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 Toll-free: 800-452-4668 Fax: 207-626-4678 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org	353 Water Street AUGUSTA, Maine 04330-4665
MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org	353 Water St Augusta, Maine 04330-6113
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3898 E-mail: hmabsoow@penquis.org Website: www.penquis.org	262 Harlow Street BANGOR, Maine 04401-4952
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7963 Toll-free: 800-221-2221 Fax: 207-443-7447 E-mail: candice.carpenter@mmcacorp.org Website: www.midcoastmainecommunityaction.org	34 Wng Farm Pkwy Bath, Maine 04530-1515
WALDO COMMUNITY ACTION PARTNERS	Phone: 207-338-8809. E-mail: N/A Website: waldoicap.org	9 Field St Ste 201 Belfast, Maine 04915-6661
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649. E-mail: jason.thomas@celmaine.org Website: www.celmaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-866-8546 Fax: 207-866-6553 E-mail: snickerson@fourdirectionsmaine.org Website: www.fourdirectionsmaine.org	20 Godfrey Drive ORONO, Maine 04473-3810
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndgeronimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920
MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND	Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymangement.org Website: www.moneymangement.org	477 Congress St 5th Floor PORTLAND, Maine 04101-3427
PINE TREE LEGAL ASSISTANCE, INCORPORATED	Phone: 207-774-8211. Fax: 207-822-2300 E-mail: nheal@pta.org Website: www.pta.org	88 Federal St PO Box 547 PORTLAND, Maine 04101-4205
PROPERTY ME FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganje@prosperityme.org Website: cfme.org/	309 Cumberland Ave Ste 202 Portland, Maine 04101-4982
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: Meaghan.Arzberger@yccac.org Website: www.yccac.org	8 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4089. E-mail: homequest@community-concepts.org Website: www.community-concepts.org	17 Market Square SOUTH PARIS, Maine 04281-1533

<https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=ME>

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## Agencies located in MAINE

KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: N/A. Website: www.kvcap.org	97 Water St Waterville, Maine 04901-6339
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SUSAN GRIMALDI  
80 MIDDLE RD  
FALMOUTH, ME 04105-1820

Hours of Operation (CT)  
Monday - Thursday: 8 a.m. - 9 p.m.  
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Mortgagor(s): SUSAN GRIMALDI  
Property: 80 MIDDLE RD  
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MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org	353 Water St Augusta, Maine 04330-6113
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3698 E-mail: hmablow@penquis.org Website: www.penquis.org	262 Harlow Street BANGOR, Maine 04401-4952
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7963 Toll-free: 800-221-2221 Fax: 207-443-7447 E-mail: cardice.carpenter@mmcacorp.org Website: www.midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
WALDO COMMUNITY ACTION PARTNERS	Phone: 207-338-8809. E-mail: N/A. Website: waldecap.org	9 Field St Ste 201 Belfast, Maine 04915-6681
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649. E-mail: jason.thomas@celmalne.org Website: www.celmalne.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-866-6546 Fax: 207-866-6553 E-mail: anckerson@fourdirectionsmaine.org Website: www.fourdirectionsmaine.org	20 Godfrey Drive ORONO, Maine 04473-3610
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347. Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: nolgeronmo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920
MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND	Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 868-921-5129 E-mail: counsellinginfo@moneymanagement.org Website: www.moneymanagement.org	477 Congress St 5th Floor PORTLAND, Maine 04101-3427
PINE TREE LEGAL ASSISTANCE, INCORPORATED	Phone: 207-774-8211. Fax: 207-828-2300 E-mail: rneald@ptla.org Website: www.ptla.org	88 Federal St PO Box 547 PORTLAND, Maine 04101-4205
PROPERTY ME FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crweganje@prosparityme.org Website: cfime.org/	309 Cumberland Ave Ste 202 Portland, Maine 04101-4982
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: Meaghan.Arberger@yccac.org Website: www.yccac.org	6 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-8419 Fax: 207-795-4088 E-mail: homequesl@community-concepts.org Website: www.community-concepts.org	17 Market Square SOUTH PARIS, Maine 04281-1533

<https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=ME>

VCP27



## Agencies located in MAINE

KENNEBEC VALLEY COMMUNITY ACTION PROGRAM

Phone: 800-542-8227  
E-mail: N/A.  
Website: [www.kvcap.org](http://www.kvcap.org)

97 Water St  
Waterville, Maine 04901-6339

<https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=ME>

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Selene Finance LP  
PO Box 9096  
Temecula, CA 92589-9096

PS form 3665  
Type of Mailing:  
CERTIFICATE OF MAILING  
November 27, 2018



\*1063414\*

List Number of Pieces  
Listed by Sonder

Total Number of Pieces  
Received at Post office

Postmaster:  
Name of receiving employee

Dated:

30

Line	Reference	Tracking Number	Name, Street & P.O. Address	Postage	Fee
1	[REDACTED]	2339133773	DAVID GRIMALDI 80 MIDDLE RD FALMOUTH, ME 04105-1820	\$0.680	\$0.40
2	[REDACTED]	2339133774	DAVID GRIMALDI 80 MIDDLE RD FALMOUTH, ME 04105-1820	\$0.680	\$0.40
3	[REDACTED]	2339133775	SUSAN GRIMALDI 80 MIDDLE RD FALMOUTH, ME 04105-1820	\$0.680	\$0.40
4	[REDACTED]	2339133776	SUSAN GRIMALDI 80 MIDDLE RD FALMOUTH, ME 04105-1820	\$0.680	\$0.40
5	[REDACTED]	2339133777	FALMOUTH, ME 04105-1820 DONNA A DUPUIS 201 WEST ST BIDDEFORD, ME 04005-9005	\$0.680	\$0.40
6	[REDACTED]	2339133778	DONNA A DUPUIS 201 WEST ST BIDDEFORD, ME 04005-9005	\$0.680	\$0.40
7	[REDACTED]	2339133779	CHRISTOPHER W PEACOCK 17 HARRIET WAY BRUNSWICK, ME 04011-3112	\$0.680	\$0.40
8	[REDACTED]	2339133780	CHRISTOPHER W PEACOCK 17 HARRIET WAY BRUNSWICK, ME 04011-3112	\$0.680	\$0.40
9	[REDACTED]	2339133781	DUANE C WATERMAN 1635 FEDERAL RD LIVERMORE, ME 04253-4240	\$0.680	\$0.40
10	[REDACTED]	2339133782	DUANE C WATERMAN 1635 FEDERAL RD LIVERMORE, ME 04253-4240	\$0.680	\$0.40
11	[REDACTED]	2339133783	DARLEEN R. WATERMAN 1635 FEDERAL RD LIVERMORE, ME 04253-4240	\$0.680	\$0.40
12	[REDACTED]	2339133784	DARLEEN R. WATERMAN 1636 FEDERAL RD LIVERMORE, ME 04253-4240	\$0.680	\$0.40
13	[REDACTED]	2339133785	LIVERMORE, ME 04253-4240 TIMOTHY P OCONNOR 70 SAM ALLEN RD SANFORD, ME 04073-4470	\$0.680	\$0.40
14	[REDACTED]	2339133786	TIMOTHY P OCONNOR 70 SAM ALLEN RD SANFORD, ME 04073-4470	\$0.680	\$0.40
15	[REDACTED]	2339133787	LAURYN ELIZABETH O'CONNOR 70 SAM ALLEN RD SANFORD, ME 04073-4470	\$0.680	\$0.40
16	[REDACTED]	2339133788	LAURYN ELIZABETH O'CONNOR 70 SAM ALLEN RD SANFORD, ME 04073-4470	\$0.680	\$0.40
17	[REDACTED]	2339133789	MICHAEL POTTER 7 CARLISLE AVE AUGUSTA, ME 04330-4807	\$0.680	\$0.40
18	[REDACTED]	2339133790	MICHAEL POTTER 550 WHITEFIELD RD PITTSTON, ME 04345-8614	\$0.680	\$0.40
19	[REDACTED]	2339133791	BARBARA J. POTTER 7 CARLISLE AVE AUGUSTA, ME 04330-4807	\$0.680	\$0.40
20	[REDACTED]	2339133792	BARBARA J. POTTER 550 WHITEFIELD RD PITTSTON, ME 04345-8614	\$0.680	\$0.40

Totals \$13.60 \$8.00

Grand Total: \$21.60

